

LIFETALKTODAY – LEGAL DISCLAIMER AND TERMS OF SERVICE

Company Name: Lifetalktoday (“Company,” “we,” “us,” or “our”)

Service Description: Life Coaching and Listening Services

1. **Nature of Services** Lifetalktoday provides life coaching and listening services intended solely for personal growth, emotional support, and general guidance. The services offered are non-medical and non-therapeutic in nature. Lifetalktoday and its representatives are not licensed medical professionals, therapists, or counselors and do not diagnose, treat, or provide advice for medical, psychological, or psychiatric conditions. All discussions, advice, or communications provided by Lifetalktoday are for informational and supportive purposes only and should not be considered a substitute for professional medical, psychological, or legal advice. Clients are encouraged to seek appropriate professional assistance for medical or mental health concerns.

2. **Age Requirement** All clients must be at least 18 years of age or older to participate in Lifetalktoday services. By engaging with our services, you confirm that you meet this age requirement.

3. **Confidentiality** Lifetalktoday respects the privacy and confidentiality of all clients. We do not record, store, or retain any personal data, call logs, or identifying information. We do not sell, share, or disclose any client information to third parties under any circumstance. All sessions are strictly private and confidential, except as required under the Safety Policy outlined below.

4. **Safety Policy** Lifetalktoday is not equipped to manage or respond to emergencies. If a client expresses intent to harm themselves or others, the session will be immediately terminated, and no refund will be issued. In the event of such a situation, the client is strongly encouraged to contact emergency services or a crisis hotline immediately. Crisis Support (U.S.): 988 Suicide & Crisis Lifeline – Call or text 988. If outside the United States, please contact your local emergency number or crisis support service.

5. **Code of Conduct** Lifetalktoday maintains a zero-tolerance policy regarding hate speech, discrimination, harassment, threats, or abuse directed toward any listener, coach, or representative. Any form of disrespectful, aggressive, or abusive behavior will result in immediate termination of the session without refund. Lifetalktoday reserves the right to deny service to any individual who violates this policy.

6. **Payment Terms and Refund Policy** All sessions are billed at a rate of \$5.00 (USD) per minute, with a minimum session length of 30 minutes. All payments are due prior to the start of the session. All sales are final. There are no refunds or credits issued once a session has begun, regardless of the reason for termination.

7. **Limitation of Liability** By engaging in Lifetalktoday services, the client acknowledges and agrees that Lifetalktoday and its representatives shall not be held liable for any direct, indirect, incidental, or consequential damages arising from the use of its services. The client is solely responsible for any decisions, actions, or outcomes resulting from discussions during or after the session. Lifetalktoday does not guarantee any specific results, outcomes, or emotional improvements.

8. No Endorsement or Guarantee All statements, advice, or opinions expressed by Lifetalktoday staff, listeners, or coaches represent personal perspectives and are provided in good faith. Lifetalktoday makes no guarantees regarding the accuracy, completeness, or effectiveness of any guidance provided.

9. Acceptance of Terms By scheduling, purchasing, or participating in a session with Lifetalktoday, you acknowledge that you have read, understood, and agreed to the terms and conditions outlined in this Disclaimer. If you do not agree with these terms, you must not engage in any Lifetalktoday services.